

# IDEAL REALTY & MANAGEMENT

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## Buyer's Cost Estimate Worksheet

*Fill in boxed areas only; shaded cells are automatically calculated.*

Costs to Close		
Sale Price		
% to Be Financed		%
Down Payment/Cash Required:		
Other Estimated Closing Expenses		
Brokerage Fee		
Points <span style="float: right; border: 1px solid black; width: 40px; height: 15px;"></span>		
Credit Report		
Appraisal Fee		
Home Inspection		
Lender Processing Fees		
Prepaid Interest		
Mortgage Insurance		
Tax Escrow Deposit		
Settlement Fee		
Attorney's Fee		
Title Search/Insurance		
Recording Fees		
Transfer Charges		
Sum of Other Closing Expenses		
Total Estimated Costs To Close		

Costs of Homeownership		
Amount To Be Financed		
Fixed-Rate Financing		
Term of Loan (Yrs.)		
Interest Rate		%
Monthly Payment		
Annual Cost of Loan		
Other Costs of Homeownership		
Annual Property Taxes		
Annual Insurance Premium		
Annual Homeowners Assn. Fees		
Est. Maintenance & Repairs (10%)		
Total of Other Costs		
Est. 1st-Year Interest Paid on Mortgage*		
Homeowner's Effective Tax Rate		%
LESS: Est. Tax Reduction for Interest Paid*		
LESS: Appreciation in Property Value (est. 2.0%)		
Net First-Year Cost of Homeownership		

\* Tax calculations and interest payments are estimates only.  
A lending institution and the IRS should be consulted for more reliable figures, rates, and amortization calculations.